



SB 274 - Fair Housing and Housing Discrimination - Regulations, Intent, and Discriminatory Effect
Senate Judicial Proceedings Committee
February 3, 2026
SUPPORT

Chair Smith, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 274. This bill aligns Maryland law more closely with federal fair housing laws by providing a legal definition of “discriminatory effect” to mean actions or policies that result in unequal impacts or reinforce segregation.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program ‘VITA’, offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH’s tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

Disparities remain despite the repeal of explicitly discriminatory policies. Practices such as the use of credit scores and zip codes for use to determine rental or loan agreements impact the way individuals and families can obtain housing. These structural barriers slow wealth building and limit economic mobility for Marylanders.

The Maryland Comptroller’s report on housing and the economy shows that housing costs in Maryland remain high, and housing supply remains limited. These conditions affect all residents, but particularly working age individuals and families. This is a component of population decline in Maryland as residents seek more affordable housing.¹ This is demonstrated by the research conducted by UMD highlighting ongoing disparities in homeownership, financing, and property values: people of color face greater difficulty obtaining mortgage financing and are more likely to receive below-value appraisals on homes compared with white residents.²

Housing challenges are closely tied to workforce participation and economic performance.¹ Therefore, when residents cannot find affordable or accessible housing, communities lose stability. Strengthening fair housing practices supports a housing market that allows more residents to remain in the State and participate fully in the economy. SB 274 supports Maryland’s fair housing laws to provide housing access and affordability that promotes long-term economic prosperity for the state of Maryland and its residents.

Thus, we encourage you to return a favorable report for SB 274.

¹ Maryland Office of the Comptroller, Housing and the Economy in Maryland (2025). <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/media/2025/10-16-2025-maryland-comptroller-releases-report-on-housing-and-the-economy.pdf>

² University of Maryland. UMD Report Reveals Racial Disparities in Owning, Financing a Home in Maryland. <https://today.umd.edu/umd-report-reveals-racial-disparities-in-owning-financing-a-home-in-maryland>